

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHARLES WAYNE MORRIS
KAREN JOANNE MORRIS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-20497

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/06/2019 and confirmed on 3/22/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		127,140.00
Less Refunds to Debtor	1,131.22	
TOTAL AMOUNT OF PLAN FUND		126,008.78

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,479.93	
Trustee Fee	6,021.38	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,501.31

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 3820	0.00	58,886.65	0.00	58,886.65
	LAKEVIEW LOAN SERVICING LLC Acct: 3820	1,418.90	1,418.90	0.00	1,418.90
	M & T BANK Acct: 6079	0.00	36,315.13	0.00	36,315.13
	M & T BANK Acct: 6079	2,381.32	2,381.32	0.00	2,381.32
					99,002.00

Priority					
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	CHARLES WAYNE MORRIS Acct:	0.00	0.00	0.00	0.00
	CHARLES WAYNE MORRIS Acct:	978.00	978.00	0.00	0.00
	CHARLES WAYNE MORRIS Acct:	153.22	153.22	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2-23	1,479.93	1,479.93	0.00	0.00
	*** NONE ***				

Unsecured					
	CITIBANK NA** Acct: 8796	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 4960	6,444.88	2,271.69	0.00	2,271.69
	LVNV FUNDING LLC Acct: 3956	6,519.33	2,297.93	0.00	2,297.93
	US BANK NA D/B/A ELAN FINANCIAL SERV Acct: 6609	10,206.58	3,597.61	0.00	3,597.61
	PRA/PORTFOLIO RECOVERY ASSOC	1,842.92	649.59	0.00	649.59

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1105				
	PRA/PORTFOLIO RECOVERY ASSOC	2,248.69	792.62	0.00	792.62
	Acct: 4779				
	LVNV FUNDING LLC	18,234.30	6,427.22	0.00	6,427.22
	Acct: 2940				
	TD BANK USA NA**	1,329.03	468.46	0.00	468.46
	Acct: 1805				
	M & T BANK	1.00	0.35	0.00	0.35
	Acct: 6079				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4779				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
					16,505.47
TOTAL PAID TO CREDITORS					115,507.47
TOTAL CLAIMED					
	PRIORITY	0.00			
	SECURED	3,800.22			
	UNSECURED	46,826.73			

Date: 03/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHARLES WAYNE MORRIS
KAREN JOANNE MORRIS
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-20497

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Charles Wayne Morris
Karen Joanne Morris
Debtors

Case No. 19-20497-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 26, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Wayne Morris, Karen Joanne Morris, 199 Munce Ridge Road, Washington, PA 15301-9614
14990535	+ Elan Financial Service / Flagstar, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301-7441
14990540	+ Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:34:12	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14990532	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 27 2024 00:21:45	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15034953	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 27 2024 00:32:57	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14990533	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 27 2024 00:32:54	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14990534	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 27 2024 00:32:57	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
15035006	Email/Text: cashiering-administrationservices@flagstar.com	Mar 27 2024 00:23:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14990536	+ Email/Text: cashiering-administrationservices@flagstar.com	Mar 27 2024 00:23:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15051682	Email/PDF: resurgentbknofications@resurgent.com	Mar 27 2024 00:21:46	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15031573	Email/PDF: resurgentbknofications@resurgent.com	Mar 27 2024 00:34:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14990537	Email/Text: camanagement@mtb.com	Mar 27 2024 00:23:00	M&T Credit Services, Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221
15034538	Email/Text: camanagement@mtb.com	Mar 27 2024 00:23:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15208214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:34:10	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15034503	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:20:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14990961	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2024 00:22:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: auto

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14990538	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2024 00:22:08	Synch/Mattress Firm, Attn: Bankruptcy, Po Box 965004, Orlando, FL 32896-5004
14990539	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 27 2024 00:33:58	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15034502	+ Email/Text: bncmail@w-legal.com	Mar 27 2024 00:23:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14990541	Email/Text: bncmail@w-legal.com	Mar 27 2024 00:23:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
15014501	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 27 2024 00:23:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank as servicer for LAKEVIEW LOAN SERVIC
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Charles Wayne Morris ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Karen Joanne Morris ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Flagstar Bank as servicer for LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Maria Miksich	

District/off: 0315-2

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on behalf of Creditor Flagstar Bank as servicer for LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Charles Wayne Morris lowdenscott@gmail.com

Scott R. Lowden

on behalf of Joint Debtor Karen Joanne Morris lowdenscott@gmail.com

TOTAL: 10